

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Pamela J. Holubowski
 Debtor

Case No. 17-18275-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db	+Pamela J. Holubowski, 4004 Charles Drive, Danielsville, PA 18038-9534
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14032906	+Embrace Home Loans, Inc., KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14025138	+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
14025137	+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
14025139	+Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: support@ymalaw.com Jan 24 2018 02:14:35 PAUL H. YOUNG, Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
smg	+E-mail/Text: robertsl2@dnb.com Jan 24 2018 02:15:04 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2018 02:14:48 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2018 02:15:10 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 24 2018 02:14:58 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
	TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 MATTEO SAMUEL WEINER on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com
 PAUL H. YOUNG on behalf of Debtor Pamela J. Holubowski support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	Pamela J. Holubowski	Social Security number or ITIN xxx-xx-5365
	First Name Middle Name Last Name	EIN ---
Debtor 2		Social Security number or ITIN ---
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 12/7/17
Case number:	17-18275-ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Pamela J. Holubowski	
2. All other names used in the last 8 years		
3. Address	4004 Charles Drive Danielsville, PA 18038	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 1/23/18

For more information, see page 2

